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(Original Signature of Member)

116TH CONGRESS  
2D SESSION

**H. R.** \_\_\_\_\_

To amend the Fair Credit Reporting Act to prohibit debt from medically necessary procedures related to COVID-19 from being included on credit reports, and for other purposes.

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**IN THE HOUSE OF REPRESENTATIVES**

Mr. NEGUSE introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Fair Credit Reporting Act to prohibit debt from medically necessary procedures related to COVID-19 from being included on credit reports, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Fair Coronavirus Cred-  
5       it Reporting Act of 2020”.

1 **SEC. 2. PROHIBITION ON REPORTING MEDICALLY NEC-**  
2 **CESSARY PROCEDURES RELATED TO THE**  
3 **NOVEL CORONAVIRUS DISEASE (COVID-19)**  
4 **OUTBREAK.**

5 (a) IN GENERAL.—Section 605(a) of the Fair Credit  
6 Reporting Act (15 U.S.C. 1681c(a)) is amended by adding  
7 at the end the following new paragraph:

8 “(9) Any information related to a debt arising  
9 from a medically necessary procedure related to the  
10 novel coronavirus disease (COVID-19) outbreak.”.

11 (b) MEDICALLY NECESSARY PROCEDURE DE-  
12 FINED.—Section 603 of the Fair Credit Reporting Act (15  
13 U.S.C. 1681a) is amended by adding at the end the fol-  
14 lowing:

15 “(bb) MEDICALLY NECESSARY PROCEDURE.—The  
16 term ‘medically necessary procedure’ means health care  
17 services needed to prevent, diagnose, or treat COVID-19  
18 or its symptoms and that meet accepted standards of med-  
19 icine.”.